



Order Filed on April 17, 2019
by Clerk

Case No: 18-22969 - RG U.S. Bankruptcy Court
District of New Jersey

Hearing Date: December 5, 2018

Judge: ROSEMARY GAMBARDELLA

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for QUICKEN LOANS INC.

In Re:

NOELIA CHAHALIS A/K/A NOELIA N. CHAHALIS

Recommended Local Form:



Followed



Modified

ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS

The relief set forth on the following pages, numbered two (2) and two (2) is hereby **ORDERED**.

DATED: April 17, 2019

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant: QUICKEN LOANS INC.
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC
Debtor's Counsel: RUSSELL L. LOW, Esquire
Property Involved ("Collateral"): 105 SIGNAL HILL TRAIL, SPARTA, NJ 07871-2548

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. The Debtor to obtain a Loan Modification. The Loan Modification must be approved no later **than January 23, 2019 or as extended by the Court** to cure all arrears.
2. If Debtor fails to obtain a Loan Modification by **January 23, 2019 or as extended by the Court,** **QUICKEN LOANS INC.,** the Secured Creditor, may re-file the Motion for Relief from the Automatic Stay to pursue the entire post-petition deficiency owed to Secured Creditor.
3. Beginning on **12/01/2018,** regular monthly mortgage and/or adequate protection payments shall continue to be made to Secured Creditor.